

Exhibit 18

Retail Mortgage Consultant**Job Description**

Case 1 Next Description 1 Previous Description

Job Title: Retail Mortgage Consultant
 Job Code: UZ310
 Branch: A

Functional Address: HBUS-Mortgage Banking

US - JOB DESCRIPTION

Job Title: Retail Mortgage Consultant
 Career Band: A
 Employment: Exempt

Department: Business Unit(s)
 Job Code: UZ310
 Or = geographic zone code/Manager:
 Bureau Manager:

Mortgage Sales
 HSBC Mortgage Corporation
 Retail Mortgage Sales Manager
 N/A
 December 2004 (revised August 2006)

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I. Summary of Position

Generates and increases market share of high quality salable retail residential mortgage loans, primarily through feeder relationships, builder and branch relationships, while ensuring high customer service levels.

II. Principal Accountabilities

1. Develop and maintain long-term, referral sources with branches, realtors, builders, attorneys and other external sources; service referrals from branches and other Company departments as appropriate. Create a team environment supporting assigned retail branches.
2. Counsel customers on various types of mortgage financing, disclosing a program best suited to their needs; complete mortgage application, follow through to closing and resolve any problems, while ensuring reliability and compliance guidelines.
3. Assist production goals, average loan size, fall-out and income expense goals; promote and refer cross-sell business to other areas of the Company; Foster Community Reinvestment Act (CRA) relationships and community-oriented initiatives.
4. Educate realtors, attorneys, builders, branches and public on mortgage programs through seminars, etc.
5. Adhere strictly to compliance and operational risk controls in accordance with Company and regulatory standards, policies and practices; report control weaknesses, compliance breaches and operational loss events.
6. Complete other related duties as assigned. Support the Company's Diversity programs.

III. Knowledge, Skills & Abilities

This position requires an individual with:

1. Minimum of one year's proven mortgage banking experience or equivalent or minimum of two years' proven customer service experience or equivalent.
2. Minimum of an Associates degree in business, finance, related field or equivalent experience.
3. Proven communication, sales, interpersonal and presentation skills.
4. Knowledge of secondary market guidelines and compliance requirements.
5. Highly motivated and able to act independently.

IV. Quantitative Dimensions

N/A

V. Additional Information

N/A

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Real Mortgage Consultant

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